Official Form 1 (10/06)				
	States Bankruptcy Co ern District of Michigan			Voluntary Petition
Name of Debtor (if individual, enter Last, First, Pintea, Niculae Alexandru	Middle):		of Joint Debtor (Spouse) (Last, I htea, Maria	First, Middle):
All Other Names used by the Debtor in the last 8 (include married, maiden, and trade names):	years		ther Names used by the Joint Deb de married, maiden, and trade na	
Last four digits of Soc. Sec./Complete EIN or oth xxx-xx-8892	ner Tax ID No. (if more than one, state all)		our digits of Soc. Sec./Complete	EIN or other Tax ID No. (if more than one, state all)
Street Address of Debtor (No. and Street, City, a 52695 Schnoor Street New Baltimore, MI	ZIP Code 48047	520	Address of Joint Debtor (No. and 695 Schnoor Street w Baltimore, MI	zIP Code
County of Residence or of the Principal Place of <b>Macomb</b>			y of Residence or of the Principa comb	
Mailing Address of Debtor (if different from stre	et address):	Mailin	ng Address of Joint Debtor (if dif	fferent from street address):
	ZIP Code			ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):				
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Railroad Stockbroker Commodity Broker			the Petition is  ☐ Chapter 7 ☐ Chapter 9 ☐ Chapter 11	Rruptcy Code Under Which is Filed (Check one box)  ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	☐ Clearing Bank ☐ Other  Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organiz under Title 26 of the United St Code (the Internal Revenue Co	ates		as business debts.
Filing Fee (Check one  Full Filing Fee attached  Filing Fee to be paid in installments (applical attach signed application for the court's consi is unable to pay fee except in installments. Ru  Filing Fee waiver requested (applicable to chattach signed application for the court's consi	ole to individuals only). Must deration certifying that the debtor ule 1006(b). See Official Form 3A. apter 7 individuals only). Must	Check	Debtor is a small business debtor Debtor is not a small business description of the Debtor's aggregate noncontingent to insiders or affiliates) are less all applicable boxes:  A plan is being filed with this p	petition. solicited prepetition from one or more
Statistical/Administrative Information  ■ Debtor estimates that funds will be available  □ Debtor estimates that, after any exempt proper there will be no funds available for distribution  Estimated Number of Creditors	erty is excluded and administrative on to unsecured creditors.	expense	es paid,	THIS SPACE IS FOR COURT USE ONLY
1- 50- 100- 200- 49 99 199 999 ■ □ □ □		5,001- ),000	100,001- OVER 100,000 100,000	
□ \$0 to □ \$10,001 to \$100,000  Estimated Liabilities	\$100,001 to \$1,000,0 \$1 million \$100 mi		More than \$100 million	
\$50,000 \$50,000 to \$100,000	\$100,001 to \$1,000,000 to \$1,0		☐ More than \$100 million tered 02/05/07 18:06	6:40 Page 1 of 35

FORM B1, Page 2 Official Form 1 (10/06) Name of Debtor(s): Voluntary Petition Pintea, Niculae Alexandru Pintea, Maria (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Morris B. Lefkowitz February 5, 2007 Signature of Attorney for Debtor(s) (Date) Morris B. Lefkowitz P31335 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Statement by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

after the filing of the petition.

Filed 02/05/07

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<del>07-42262-mbm</del>

Official Form 1 (10/06) FORM B1, Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Niculae Alexandru Pintea

Signature of Debtor Niculae Alexandru Pintea

#### X /s/ Maria Pintea

Signature of Joint Debtor Maria Pintea

Telephone Number (If not represented by attorney)

#### February 5, 2007

Date

#### Signature of Attorney

#### X /s/ Morris B. Lefkowitz

Signature of Attorney for Debtor(s)

#### Morris B. Lefkowitz P31335

Printed Name of Attorney for Debtor(s)

#### Law Offices of Morris B. Lefkowitz

Firm Name

24100 Southfield Road, Suite 203 Southfield, MI 48075

Address

Email: MBL44@aol

#### (248) 559-0180 Fax: (248) 559-6939

Telephone Number

#### February 5, 2007

Date

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

07-42262-mbm Doc 1 Filed 02/05/07

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Pintea, Maria

Pintea, Niculae Alexandru

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C.

Enterced 802 105 107 18:06:40 Page 3 of 35

## **United States Bankruptcy Court Eastern District of Michigan**

In re	Niculae Alexandru Pintea,		Case No		_
	Maria Pintea				
•		Debtors	Chapter	13	_

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	230,000.00		
B - Personal Property	Yes	3	12,100.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		195,814.42	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		37,590.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,028.87
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,282.89
Total Number of Sheets of ALL Schedu	ıles	14			
	T	otal Assets	242,100.00		
			Total Liabilities	233,404.43	

07-42262-mbm Doc 1 Filed 02/05/07 Entered 02/05/07 18:06:40 Page 4 of 35 Best Case Solutions - Evanston, IL - (800) 492-8037 Entered 02/05/07 18:06:40 Page 4 of 35 Best Case Bankruptcy

## **United States Bankruptcy Court** Fastern District of Michigan

Niculae Alexandru Pintea, Maria Pintea		Case No.	
	ebtors ,	Chapter	13
STATISTICAL SUMMARY OF CERTAIN LIA	BILITIES AND R	ELATED DAT	ΓA (28 U.S.C. § 15
you are an individual debtor whose debts are primarily consumer debt case under chapter 7, 11 or 13, you must report all information reques	ts, as defined in § 101(8) tted below.	of the Bankruptcy (	Code (11 U.S.C.§ 101(8))
☐ Check this box if you are an individual debtor whose debts are N report any information here.	OT primarily consumer of	lebts. You are not re	quired to
his information is for statistical purposes only under 28 U.S.C. § 1 ummarize the following types of liabilities, as reported in the Sche			
Type of Liability	Amount		
Domestic Support Obligations (from Schedule E)	0.0	0	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.0	0	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.0	0	
Student Loan Obligations (from Schedule F)	0.0	0	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.0	0	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.0	0	
TOTAL	0.0	0	
State the following:			
Average Income (from Schedule I, Line 16)	4,028.8	7	
Average Expenses (from Schedule J, Line 18)	2,282.89	9	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,264.4	4	
State the following:			
Total from Schedule D, "UNSECURED PORTION, IF ANY" column			0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.0	0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			0.00
4. Total from Schedule F			37,590.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)			37,590.01

In re	Niculae Alexandru Pintea,	Case No
	Maria Pintea	
_		Debtors,

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

52695 Schnoor Street	fee simple entireties	J	230,000.00	195,814.42
Description and Location of Property		Wife, Joint, or	Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > 230,000.00 (Total of this page)

230,000.00 Total >

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Niculae Alexandru Pintea,
	Maria Pintea

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

	Type of Property		f Property  N O N Description and Location of Property E		Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption	
1.	Cash on hand	X				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Charter One Bank	J	250.00	
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	Household goods and furnishings, including audio, video, and computer equipment.		Furniture, Computer, audio and video equipment, electronics, appliances, misc., dishes, cookware, flatware, glasses, linens, towels Location: 52695 Schnoor Street, New Baltimore MI	J	5,000.00	
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	Wearing apparel.		clothing Location: 52695 Schnoor Street, New Baltimore MI	J	1,000.00	
7.	Furs and jewelry.		jewlery Location: 52695 Schnoor Street, New Baltimore MI	J	500.00	
8.	Firearms and sports, photographic, and other hobby equipment.	X				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X				
10.	Annuities. Itemize and name each issuer.	X				
				Sub-Tota	al > 6,750.00	

(Total of this page)

In re	Niculae Alexandru Pintea,
	Maria Pintea

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Prop	erty (	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an educa defined in 26 U.S.C. under a qualified Sta as defined in 26 U.S Give particulars. (Fi record(s) of any such 11 U.S.C. § 521(c); I	§ 530(b)(1) or te tuition plan .C. § 529(b)(1). le separately the interest(s).	X		
12. Interests in IRA, ERI other pension or prof plans. Give particula	it sharing	401 (K) Codence Innovation	Н	2,600.00
13. Stock and interests in and unincorporated by Itemize.		X		
14. Interests in partnersh ventures. Itemize.	ips or joint	X		
15. Government and cor and other negotiable nonnegotiable instru	and	X		
16. Accounts receivable		X		
17. Alimony, maintenand property settlements debtor is or may be exparticulars.	to which the	X		
18. Other liquidated deb including tax refunds particulars.		X		
19. Equitable or future it estates, and rights or exercisable for the bedebtor other than the Schedule A - Real Programmer.	powers enefit of the se listed in	X		
20. Contingent and nonc interests in estate of death benefit plan, li policy, or trust.	a decedent,	X		
21. Other contingent and claims of every nature tax refunds, countered debtor, and rights to Give estimated value	re, including claims of the setoff claims.	X		
		T)	Sub-Tota Cotal of this page)	al > <b>2,600.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

In re	Niculae Alexandru Pintea
	Maria Pintea

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1999 Ford Taurus Location: 52695 Schnoor Street, New Baltimore MI	J	2,000.00
			1992 Dodge Caravan Location: 52695 Schnoor Street, New Baltimore MI	J	750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

2,750.00 Sub-Total > (Total of this page)

Total > 12,100.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

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Niculae Alexandru Pintea

In re	Maria Pintea	Case No.	
		D.1. ()	

Debtor(s)

#### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is enti (Check one box)  ■ 11 U.S.C. §522(b)(2)  □ 11 U.S.C. §522(b)(3)	tled under:  Check if debter \$125,000.	tor claims a homestead exer	mption that exceeds	
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption	
Real Property				
52695 Schnoor Street New Baltimore, MI 48047	11 U.S.C. § 522(d)(1)	34,185.58	230,000.00	
Checking, Savings, or Other Financial Acco	ounts, Certificates of Deposit			
Charter One Bank	11 U.S.C. § 522(d)(5)	250.00	250.00	
Household Goods and Furnishings				
Furniture, Computer, audio and video equipment, electronics, appliances, misc., dishes, cookware, flatware, glasses, linens, towels Location: 52695 Schnoor Street, New Baltimore MI	11 U.S.C. § 522(d)(3)	5,000.00	5,000.00	
Wearing Apparel				
clothing Location: 52695 Schnoor Street, New Baltimore MI	11 U.S.C. § 522(d)(3)	1,000.00	1,000.00	
Furs and Jewelry				
jewlery Location: 52695 Schnoor Street, New Baltimore MI	11 U.S.C. § 522(d)(4)	500.00	500.00	
Interests in IRA, ERISA, Keogh, or Other Pe	nsion or Profit Sharing Plans			
401 (K) Codence Innovation	11 U.S.C. § 522(d)(12)	2,600.00	2,600.00	
Automobiles, Trucks, Trailers, and Other Vo	ehicles			
1999 Ford Taurus Location: 52695 Schnoor Street, New Baltimore MI	11 U.S.C. § 522(d)(2)	2,000.00	2,000.00	
1992 Dodge Caravan Location: 52695 Schnoor Street, New Baltimore MI	11 U.S.C. § 522(d)(2)	750.00	750.00	

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1992 Dodge Caravan Location: 52695 Schnoor Street, New Baltimore MI	11 U.S.C. § 522(d)(2)	750.00	750.00

In re	Niculae Alexandru Pintea
	Maria Pintea

Case No.	

#### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu: H W J	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	COZH_ZGWZ	UNLIQUIDAT	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx2008			2006	Т	T E D			
City of New Baltimore Donna D. Quinn- Treasurer 36535 Green New Baltimore, MI 48047		J	Tax lien  52695 Schnoor Street New Baltimore, MI 48047  Value \$ 230,000.00		D		3,814.42	0.00
Account No. xxxxxx3851			10/04				,	
Homecomings Financial 2711 N. Haskell Ave. Suite 900 Dallas, TX 75204		J	Mortgage 52695 Schnoor Street New Baltimore, MI 48047  Value \$ 230,000.00				192,000.00	0.00
Account No.		Н	value \$ 250,000.00	H		H	192,000.00	0.00
Treesant No.			Value \$	_				
Account No.								
			Value \$					
continuation sheets attached			S (Total of t	Subt his p			195,814.42	0.00
			(Report on Summary of Sc		ota		195,814.42	0.00

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In re	Niculae Alexandru Pintea
	Maria Dintoa

Case No.

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ <b>Domestic support obligations</b> Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a tru or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to $2,225$ for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. $507(a)(7)$ .
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another

substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Niculae Alexandru Pintea, Maria Pintea		Case No.	
•		Debtors	,	

#### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C		N G	Z Q	DISPUTE	3	AMOUNT OF CLAIM
	R	Ľ	1000	NGENH	D A T	D	<u>'</u>	
Account No. xxxxxxxxxxx9544			2006 account stated	'	E			
Art Van Retail Services Dept. 7680 Carol Stream, IL 60116-7680		J						4,692.36
Account No. xxxx-xxxx-4181	┢	┢	2006	Н	Н	H	+	
aspire Payment Processing P.O Box 23007 Columbus, GA 31902-3007		н	account stated					4,778.23
Account No. xxxx-xxxx-xxxx-1199	┢	┢	2006	$\vdash$	Н	H	+	,
Capital One P.O. Box 60024 City Of Industry, CA 91716-0024		w	account stated					345.32
		L	2000	$\sqcup$	Ш	L	4	345.32
Account No. xxxx-xxxx-8916  Chase POB 94014 Palatine, IL 60094		w	2006 account stated					
		L				L	$\perp$	595.34
continuation sheets attached			(Total of t	Subt his p			, [	10,411.25

In re	Niculae Alexandru Pintea,	Case No.
	Maria Pintea	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	J H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-2526			2006	Т	E		
Chase POB 94014 Palatine, IL 60094		н	account stated		D		2,249.55
Account No. xxxx-xxxx-xxxx-1375			2004-05				
Citicards P.O. Box 688904 Des Moines, IA 50368-8904		J	account stated				771.01
							771.01
Account No. xxxx-xxxx-y207  Discover POB 3008 New Albany, OH 43054-3008		w	2006 account stated				7,752.14
Account No. xxxx-xxxx-2898			2004-06				
GM Cardmember Services Dept. 9600 Carol Stream, IL 60128-9600		w	account stated				1,027.80
Account No. xxxx-xxxx-1705			2006				
Home Depot Credit Services POB 689100 Des Moines, IA 50368-9100		J	account stated				1,920.42
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of				Sub			13,720.92
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	l

07-42262-mbm Doc 1 Filed 02/05/07 Entered 02/05/07 18:06:40 Page 15 of 35
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In re	Niculae Alexandru Pintea,	Case No.
	Maria Pintea	

# SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

						_		
CREDITOR'S NAME,	CO	Hu	isband, Wife, Joint, or Community	CO	U N	I C		
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H		CONFINGEN	QU L	FUTE	- 1	AMOUNT OF CLAIM
Account No. xxxx-xxxx-xxxx-5389			2006	Т	A T E D			
HSBC Card Services PO Box 4155 Carol Stream, IL 60197-4155		н	account stated		D			286.58
Account No. xxxxxx9377			2006		T	T	7	
Kohl,s Payment Center PO Box 2983 Milwaukee, WI 53201-2983		w	account stated					
								501.11
Account No. LH-xx3529			9/5/2006					
Linebarger, Goggan, Blair & Sampson, LLP 600 17th Street Suite 800 N		w	account stated					
Denver, CO 80202-5462								7,697.25
Account No. xxxx8939			2005		T	T	T	
Mervyn's P.O. Box 960013 Orlando, FL 32896-0061		J	account stated					
								465.89
Account No. xxxx-xxxx-xxxx-0238  Sears Gold Mastercard			2004-06 account stated					
PO Box 183082 Columbus, OH 43218-3082		w						
								4,507.01
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	<u> </u>	<u> </u>	[Total of t	Sub his				13,457.84
2			(0.000.00.00.00.00.00.00.00.00.00.00.00.		Γota		1	
			(Report on Summary of So					37,590.01

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Best Case Bankruptcy

In re	Niculae Alexandru Pintea,	Case No.	
	Maria Pintea		
_		Debtors	

#### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

In re	Niculae Alexandru Pintea,	Case No.
	Maria Pintea	
_		Doktowa

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

	Niculae Alexandru Pintea
In re	Maria Pintea

Debtor(s)	

Case No.

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child

filed, unless the spouses are separ	ated and a joint petition is not filed. Do not state the name					
Debtor's Marital Status:						
Married	RELATIONSHIP(S):  Daughter  Son	AGE(S): 15 8				
<b>Employment:</b>	DEBTOR		SPOUSE			
Occupation	tool maker					
Name of Employer	Delta Toolong	homemaker				
How long employed	5 months					
Address of Employer	1350 Harmon Rd Auburn Hills, MI 48326					
INCOME: (Estimate of average)	age or projected monthly income at time case filed)		DEBTOR	,	SPOUSE	
1. Monthly gross wages, salar	ry, and commissions (Prorate if not paid monthly)	\$ _	3,293.33	\$	0.00	
2. Estimate monthly overtime		\$ _	1,971.10	\$	0.00	
3. SUBTOTAL		\$_	5,264.43	\$	0.00	
4. LESS PAYROLL DEDUC	TIONS					
a. Payroll taxes and soci		\$	1,032.85	\$	0.00	
b. Insurance		\$ _	202.71	\$	0.00	
c. Union dues		\$	0.00	\$	0.00	
d. Other (Specify):		\$	0.00	\$	0.00	
_		\$_	0.00	\$	0.00	
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	1,235.56	\$	0.00	
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	4,028.87	\$	0.00	
7. Regular income from opera	ation of business or profession or farm (Attach detailed	statement) \$	0.00	\$	0.00	
8. Income from real property	•	\$	0.00	\$	0.00	
9. Interest and dividends		\$ _	0.00	\$	0.00	
10. Alimony, maintenance or that of dependents listed	support payments payable to the debtor for the debtor above	tor's use or \$	0.00	\$	0.00	
11. Social security or government	ment assistance	_				
(Specify):		\$_	0.00	\$	0.00	
		\$_	0.00	\$	0.00	
12. Pension or retirement inco	ome	\$ _	0.00	\$	0.00	
13. Other monthly income						
(Specify):		\$	0.00	\$	0.00	
		\$	0.00	\$	0.00	
14. SUBTOTAL OF LINES	7 THROUGH 13	\$_	0.00	\$	0.00	
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	4,028.87	\$	0.00	
	MONTHLY INCOME: (Combine column totals debtor repeat total reported on line 15)		\$	4,028.8	7	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

	Niculae Alexandru Pintea			
In re	Maria Pintea		Case No.	
		Debtor(s)		

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.		
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X_	-	
b. Is property insurance included? Yes NoX		
2. Utilities: a. Electricity and heating fuel	\$	210.00
b. Water and sewer	\$	40.00
c. Telephone	\$	100.00
d. Other Cell Phone	\$	50.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	800.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	180.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	\$	58.00
b. Life	\$ <del></del>	0.00
c. Health	Ψ	0.00
d. Auto	ф <u> </u>	126.89
	э •	0.00
e. Other	Ф	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	•	040.00
(Specify) City Taxes	\$	318.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other misc	\$	50.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	2,282.89
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,028.87
b. Average monthly expenses from Line 18 above	\$	2,282.89
c. Monthly net income (a. minus b.)	\$	1,745.98
		•

## **United States Bankruptcy Court Eastern District of Michigan**

	Niculae Alexandru Pintea			
In re	Maria Pintea		Case No.	
		Debtor(s)	Chapter	13
			-	

	DECLARA	TION CONCERNING DEB	TOR'S SCHEDULES
	DECLARATION	UNDER PENALTY OF PERJUR	Y BY INDIVIDUAL DEBTOR
	leclare under penalty of perjury that amary page plus 2], and that they are		and schedules, consisting of <u>16</u> sheets [total shown nowledge, information, and belief.
Date	February 5, 2007	Signature:	/s/ Niculae Alexandru Pintea
			Debtor
Date	February 5, 2007	Signature:	/s/ Maria Pintea
		<del></del>	(Joint Debtor, if any)
		[If joint of	case, both spouses must sign.]
I, the par have re	the [the president or other offic tnership] of the [corporation or	rer or an authorized agent of the corp partnership] named as a debtor in the dules, consisting of sheets [total	OF A CORPORATION OR PARTNERSHIP coration or a member or an authorized agent of this case, declare under penalty of perjury that I all shown on summary page plus 1], and that
Date		Signature:	
	[An individual signing on b	ehalf of a partnership or corporation must i	[Print or type name of individual signing on behalf of debtor]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Official Form 7 (10/05)

# **United States Bankruptcy Court Eastern District of Michigan**

Niculae Alexandru Pintea			
Maria Pintea		Case No.	
	Debtor(s)	Chapter	13
	Maria Pintea	Maria Pintea	Maria Pintea Case No.

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None  $\square$ 

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$3,082.56 2007 Delta

\$62,000.00 2006 Delta/Cadence

\$50,763.00 2005 Collins & Aikman/New Venture

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$2,340.00 2005 unemployment

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by

NAME AND ADDRESS DATES OF AMOUNT STILL
OF CREDITOR PAYMENTS AMOUNT PAID OWING

either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses

whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
TRANSFERS TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of

creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

e a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT

AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY

AND LOCATION

DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

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#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION OF COURT

NAME AND ADDRESS OF COURT
OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Law Offices of Morris B. Lefkowitz
24100 Southfield Road, Suite 203
Southfield, MI 48075

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 01/24/07 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$126.00

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Best Case Bankruptcy

NAME AND ADDRESS
OF PAYEE
GreenPath Debt Solutions
38505 Country Club Dr
Farmington Hills, MI 48331

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 01/25/07 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$100.00 both

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

DATE OF ENVIRONMENTAL NOTICE LAW

----

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME I.D. NO.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** 

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

#### ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

**ADDRESS** 

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 5, 2007

Signature /s/ Niculae Alexandru Pintea
Niculae Alexandru Pintea
Debtor

Date February 5, 2007

Signature /s/ Maria Pintea
Maria Pintea
Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

# **United States Bankruptcy Court Eastern District of Michigan**

	Niculae Alexandru Pintea			
In re	Maria Pintea		Case No.	
		Debtor(s)	Chapter	13

				Debioi(s) Chapte	л <u>10</u>
				CONVEY FOR DEPTOR(G)	
			·	FORNEY FOR DEBTOR(S) F.R.BANKR.P. 2016(b)	
The und	ersigne	d, pursuan	t to F.R.Bankr.P. 2016(b), states that:		
1.	The un	dersigned	is the attorney for the Debtor(s) in this	case.	
2.	The co	mpensatio FLAT I	on paid or agreed to be paid by the Deb	or(s) to the undersigned is: [Check	one]
	A.	For leg	al services rendered in contemplation of the paid		exclusive of the <b>3,000.00</b>
	B. C.		o filing this statement, received paid balance due and payable is		
	A.	Amoun	at of retainer received		
	B.		dersigned shall bill against the retainer (s) have agreed to pay all Court approv		
3.	\$ <u>27</u>	<b>4.00</b> of t	the filing fee has been paid.		
4.			above-disclosed fee, I have agreed to reat do not apply.]	nder legal service for all aspects of	the bankruptcy case, including:
	A. B.	petition Prepara	s of the debtor's financial situation, and in bankruptcy; tion and filing of any petition, schedule	s, statement of affairs and plan whi	ch may be required;
	C. D.	thereof; Represe	ntation of the debtor in adversary proc	_	
	E. F. G.	Reaffirm Redemp Other:		nd applications as needed; prep	aration and filing of motions
5.	By agreement with the debtor(s), the above-disclosed fee does not include the following services:  Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions of any other adversary proceeding.				
6.	The so A. B.	urce of pa	yments to the undersigned was from: Debtor(s)' earnings, wages, co Other (describe, including the	mpensation for services performed identity of payor)	
7.	The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:				
Dated:	Febr	uary 5, 20	007	/s/ Morris B. Left	cowitz
Agreed	· /s/ N	iculae Ale	exandru Pintea	Attorney for the I Morris B. Lefkow	

Debtor Niculae Alexandru Pintea

Law Offices of Morris B. Lefkowitz 24100 Southfield Road, Suite 203 Southfield, MI 48075 (248) 559-0180 MBL44@aol

/s/ Maria Pintea

Joint Debtor (if any) Maria Pintea

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Best Case Bankruptcy

# UNITED STATES BANKRUPTCY COURT **EASTERN DISTRICT OF MICHIGAN**

## NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### **Chapter 7:** Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Morris B. Lefkowitz P31335

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Morris B. Lefkowitz

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
24100 Southfield Road, Suite 203		
Southfield, MI 48075		
(248) 559-0180		
Certi I (We), the debtor(s), affirm that I (we) have receive	ficate of Debtor	
	d and read this notice.	
Niculae Alexandru Pintea	** * * * * * * * * * * * * * * * * * * *	
Maria Pintea	X /s/ Niculae Alexandru Pintea	February 5, 2007
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Maria Pintea	February 5, 2007
·	Signature of Joint Debtor (if any)	Date

February 5, 2007

## **United States Bankruptcy Court Eastern District of Michigan**

In re	Niculae Alexandru Pintea Maria Pintea		Case No.	
		Debtor(s)	Chapter	13
The abo		FICATION OF CREDITOR MA		of their knowledge.
Date:	February 5, 2007	/s/ Niculae Alexandru Pintea		
		Niculae Alexandru Pintea		_
		Signature of Debtor		
Date:	February 5, 2007	/s/ Maria Pintea		
		Maria Pintea		

Signature of Debtor

Art Van Retail Services Dept. 7680 Carol Stream, IL 60116-7680

aspire
Payment Processing
P.O Box 23007
Columbus, GA 31902-3007

Capital One P.O. Box 60024 City Of Industry, CA 91716-0024

Chase POB 94014 Palatine, IL 60094

Citicards P.O. Box 688904 Des Moines, IA 50368-8904

City of New Baltimore Donna D. Quinn-Treasurer 36535 Green New Baltimore, MI 48047

Discover POB 3008 New Albany, OH 43054-3008

GM Cardmember Services Dept. 9600 Carol Stream, IL 60128-9600

Home Depot Credit Services POB 689100 Des Moines, IA 50368-9100

Homecomings Financial 2711 N. Haskell Ave. Suite 900 Dallas, TX 75204

HSBC Card Services PO Box 4155 Carol Stream, IL 60197-4155

Kohl,s Payment Center PO Box 2983 Milwaukee, WI 53201-2983

Linebarger, Goggan, Blair & Sampson, LLP 600 17th Street Suite 800 N Denver, CO 80202-5462

Mervyn's P.O. Box 960013 Orlando, FL 32896-0061

Sears Gold Mastercard PO Box 183082 Columbus, OH 43218-3082